



Dated: September 28, 2012
The following is SO ORDERED:


David S. Kennedy
UNITED STATES CHIEF BANKRUPTCY JUDGE

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In Re:
DONAL MARTIN MCDONAGH & MICHELE RAWLS MCDONAGH

Chapter 13

Debtor(s)
SSN XXX-XX-4108 SSN XXX-XX-1120

Case No. 12-27642-K

Order Confirming Plan

It appearing to the Court that the debtor(s) has filed a plan which has been sent to the scheduled creditors; that at the confirmation hearing it appeared to the Court from statements of the Chapter 13 Trustee, and the entire record herein that the plan as finalized complies with 11 U.S.C.A. §1325(a) and other applicable provisions of Bankruptcy Code; and that the plan should be confirmed;

IT IS THEREFORE, ORDERED BY THE COURT:

1. That the debtor(s)' plan, which is attached hereto, is confirmed;
2. That the debtor pay into the plan as follows:

Debtor One Direct DONAL MARTIN MCDONAGH \$1,550.00 MONTHLY

If this is different from the originally proposed plan, then the Trustee is ordered to enter a separate order changing payment. Furthermore, the debtor(s)' future earnings shall remain under the exclusive control of this Court. In the event of dismissal, or conversion, funds held by the Trustee shall be paid to creditors unless otherwise ordered by the court.

3. All property shall remain property of the Chapter 13 estate under §§541(a) and 1306(a) and shall revert in the debtor(s) only upon discharge pursuant to §1328(a), dismissal of the case, or specific order of the Court. The debtor(s) shall remain in possession of and in control of all property of the

estate not transferred to the Trustee, and shall be responsible for the protection and preservation of all such property, pending further orders of the Court.

4. An attorney fee is allowed in the amount of \$3,000.00. The attorney has received \$500.00 to be retained.

5. Any real estate tax claimants shall be treated as fully secured if the plan proposes to treat them as secured debts. If the debtor(s) surrender(s) any real property during the pendency of this case, the real property will no longer be property of the estate and the automatic stay shall terminate regarding interests of affected real property taxing authorities.

6. The balances of any student loans shall survive discharge if the plan indicates same.

CC: George W. Stevenson

FB

JAMES D GENTRY ATTY
5100 POPLAR AVENUE
SUITE 2008
MEMPHIS, TN 38137

/s/ George W. Stevenson

Chapter 13 Trustee

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBTS)

DEBTOR(S) DONAL MARTIN MCDONAGH SSN XXX-XX-4108
:MICHELE RAWLS MCDONAGH SSN XXX-XX-1120
BK NUMBER 12-27642-K
:2416 SANDERS RIDGE
GERMANTOWN, TN 38138-6144

PLAN PAYMENT : (DEBTOR 1) \$1,550.00 MONTHLY - Direct Pay

METHOD OF PYMT DIRECT PAY - First payment due by August 19, 2012.

EMPLOYER(S) : DONAL MARTIN MCDONAGH
2416 SANDERS RIDGE
GERMANTOWN, TN 38138-6144

ADMINISTRATIVE Pay filing fee, Trustee fee, and debtor's attorney fee

MONTHLY
PLAN PYMT

AUTO INSURANCE:

AUTO INSURANCE NOT INCLUDED

HOME MORTGAGE: If no arrearage, ongoing payments deleted unless provided for:

TRUST ONE BANK	ongoing pmt. begin		\$0.00
Approx. arrearage	\$0.00 Interest	0.00%	\$0.00
[Paid Outside Plan]			
TRUST ONE BANK	ongoing pmt. begin		\$0.00
Approx. arrearage	\$0.00 Interest	0.00%	\$0.00
[Paid Outside Plan]			
TRUST ONE BANK	ongoing pmt. begin		\$0.00
Approx. arrearage	\$0.00 Interest	0.00%	\$0.00
[Paid Outside Plan]			

SECURED CREDITORS:	VALUE	INT RATE	MONTHLY PLAN PYMT
[retain lien 11 U.S.C.]			
JPMORGAN CHASE AUTOMOTIVE	\$9,358.53	5.00%	\$250.00

REAL ESTATE TAXES

SHELBY COUNTY TRUSTEE	\$4,325.60	12.00%	\$100.00
SHELBY COUNTY TRUSTEE	\$30,198.76	12.00%	\$700.00

UNSECURED CREDITORS: Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. General unsecured creditors will receive 100.00%.

BECKET & LEE LLP	\$32,266.06
BAPTIST MEMORIAL HEALTHCARE	\$100.00
CAPITAL ONE BK DEPARTMENT	\$5,064.79
DISCOVER FINANCIAL SERVICES	\$6,052.13
DISCOVER PERSONAL LOANS	\$14,333.95
DISCOVER FINANCIAL SERVICES	\$14,833.64
ELAN FINANCIAL SERVICES	\$12,127.10
FIRST TENNESSEE BANK	\$11,673.72
FIRST TENNESSEE BANK	\$46,202.09
FIRST TENNESSEE BANK	\$3,127.19
FIRST TENNESSEE BANK	\$4,452.34

FOX MEADOWS CLEANERS	\$977.00
NCO FINANCIAL SYSTEMS INC	\$3,545.96
WELLS FARGO BANK NA	\$25,987.40
WELLS FARGO BANK NA	\$25,304.41
WELLS FARGO BANK NA	\$28,477.00
JPMORGAN CHASE AUTOMOTIVE	\$284.18

TERMINATION: Plan shall terminate upon payment of the above, approximately 60 months.